

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1**

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LAKEVIEW LOAN SERVICING LLC

Case No: 19-25712 RG

Chapter: 13

Judge: Rosemary Gambardella

In re:  
Marcelino Arroyo aka Marcelino Blake-Arroyo  
Aretha Blake-Arroyo

Debtor(s)

**CREDITOR'S  
CERTIFICATION OF DEFAULT**

Melissa Riley certifies as follows:

1. I am a Assistant Vice President for M&t Bank, a secured creditor of the debtor.
2. On August 12, 2022, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:

☒ By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.

☐ Other \_\_\_\_\_.

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify under penalty of perjury that the above is true.

Date:

10/20/2022

/s/

Melissa Riley

Secured Creditor  
Melissa Riley/

Assistant Vice President